

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF TEXAS**

ENTERED

February 08, 2023

Nathan Ochsner, Clerk

In Courtney Nichole Hernandez
Re: Debtor

Case No.: 23-30398

INITIAL ORDER FOR CASE MANAGEMENT OF CHAPTER 13 CASE

The following are orders of the Court:

1. Payment of the Filing Fee.

- a. The debtor(s) shall pay the filing fee with the petition or promptly on the due date provided in an order allowing installment payments.
- b. If the filing fee or any installment is not timely paid, the Clerk shall issue a notice of pending dismissal of the case for failure to pay filing fees. The notice of pending dismissal shall be served on the debtor(s), debtor(s)' counsel and the chapter 13 Trustee.
- c. If the debtor(s) do not pay the filing fee or request a hearing within 10 days after the notice is served, the case may be dismissed without further notice.

2. Filing the List of Creditors, Plan, Schedules and Statements.

- a. The list of creditors (with addresses) must be filed with the petition in the format prescribed by the Clerk unless a motion for extension of time under Federal Rule of Bankruptcy Procedure (FRBP) 1007(a)(4) is filed with the petition.
- b. A motion for extension of time to file the list of creditors, plan, schedules or statements need be served only on the chapter 13 Trustee and on the U.S. Trustee. Because the FRBP require a creditor's meeting within 50 days, except for truly exceptional circumstances, the Court will not grant an extension beyond 25 days for filing the plan, schedules or statements.
- c. If the U.S. Trustee files a motion to dismiss under Bankruptcy Code §1307(c)(9) or (10), or if the chapter 13 Trustee files a motion to dismiss for delay prejudicial to creditors and the basis of that motion is that the debtor(s) failed to file the papers required by Bankruptcy Code §521 or failed to file a plan in accordance with FRBP 3015, the motion need not be served on any party except the debtor(s) and, if the debtor(s) are represented by counsel, on debtor(s)' counsel.
- d. If either the U.S. Trustee or the chapter 13 Trustee files a motion to dismiss under subparagraph (c) above, the motion need not include BLR 9013 language but shall include the following notice:

A hearing will be conducted on this matter on [insert date of next chapter 13 panel following expiration of 15 days] at _____ a.m. If the debtor(s) object to the requested relief, the debtor(s) and counsel must attend the hearing. If no party objects to the requested relief within (ten) 10 days after the date that the motion was served, the United States Trustee or the chapter 13 Trustee may file a certificate of non-compliance and the Court may dismiss this case without actually conducting a hearing. (Bankruptcy Code §102(1)(B).)

3. Confirmation Hearings.

- a. Confirmation hearings will be continued beyond the initial setting only for good cause shown. A motion for continuance shall be filed setting forth the basis of the cause for the requested continuance. The chapter 13 Trustee is not authorized to grant a continuance of the confirmation hearing. Only the Court may grant a continuance of the confirmation hearing.
- b. Absent exceptional circumstances, the hearing on confirmation of the debtor(s) plan will not be continued to a date that is after 180 days after the commencement of the chapter 13 case.
- c. At least 5 days before confirmation, the chapter 13 Trustee shall submit a recommendation (which may be in summary chart form for all cases set for confirmation on a particular date) as to whether plans should be confirmed. The Court will not be bound by the chapter 13 Trustee's recommendation for or against confirmation. If the chapter 13 Trustee has recommended in favor of confirmation and if there are no objections to be considered at confirmation, the debtor(s) and debtor(s)' counsel need not attend. If the Court determines that a hearing is required on a plan for which confirmation is recommended by the trustee and on which no other objections were filed, the hearing will be rescheduled with notice to the debtor(s) and debtor(s)' counsel. If the chapter 13 Trustee has not recommended confirmation, the debtor(s) and debtor(s)' counsel must attend the hearing and meet the debtor(s)' statutory confirmation burden, except that attendance in the circumstances set forth in §7, §8, §9(b) and §9(c) below shall be according to those sections.

4. Parties Required to Attend Hearings. This section applies to hearings that are set on the chapter 13 trustee's scheduled panel.

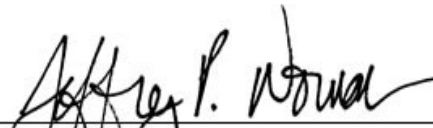
- a. If a matter has been resolved concerning a motion or an objection, the parties may designate counsel for one of the settling parties to announce the settlement. Other counsel may, but are not required, to attend. If no person announces the settlement, the motion or objection may be denied for want of prosecution.
- b. If the Court declines to accept the announced agreement, the matter may be continued until the next chapter 13 panel date or the Court may make another disposition. All parties to the objection (i.e., the objecting party, the debtor(s) and the chapter 13 Trustee) must attend the continued hearing.

5. Tax Transcripts. The Internal Revenue Service must send a tax transcript to the chapter 13 trustee, the debtors and the debtor's counsel, with detrainry to occur not later than 7 days prior to the initial date set for the §341 meeting of creditors.

6. Service of this Order. A copy of this Order shall promptly be served by the Clerk on parties in interest, including the debtor(s) and debtor(s)' counsel and the United States Internal Revenue Service. The Internal Revenue Service shall be served at the addresses provided by them from time-to-time to the Clerk.

THIS ORDER IS EFFECTIVE, IN EACH CASE, ON THE DATE THE ORDER IS ENTERED IN THAT CASE.

ISSUED AND ENTERED ON 2/8/23



Jeffrey P. Norman
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS

In Courtney Nichole Hernandez
Re: Debtor

Case No.: 23-30398

Chapter: 13

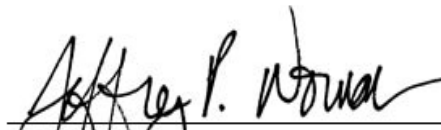
INITIAL ORDER OUTLINING DEBTORS' INITIAL RESPONSIBILITIES

The debtor(s) are ordered to:

1. Make all payments due to the chapter 13 trustee. The first payment is due not later than 30 days after the petition date.
2. File a proposed plan within 15 days, unless the plan was filed with the petition.
3. File a proposed Wage Order, Order for EFT Payments (online banking), or Order for ACH Payments in compliance with Local Rule 1007(d).
4. File all schedules and the statement of financial affairs within 15 days, unless these documents were filed with the petition.
5. Attend the § 341 meeting of creditors as scheduled by the chapter 13 trustee.
6. Attend the debtor education seminar within 45 days.
7. Immediately file all delinquent tax returns.
8. Comply with all Court orders.

Failure to comply with this order is likely to result in a dismissal of this bankruptcy case. It may also result in a prohibition against the filing of additional bankruptcy cases or a finding that the debtor(s) are in contempt of court.

Issued and Entered on 2/8/23



Jeffrey P. Norman
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS

In Courtney Nichole Hernandez
Re: Debtor

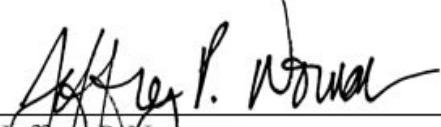
Case No.: 23-30398

Chapter: 13

**ORDER AUTHORIZING USE OF VEHICLES PURSUANT TO §363 AND PROVIDING ADEQUATE
PROTECTION TO LIEN HOLDERS**

1. The debtor(s) are authorized to use their vehicle(s) pursuant to §363 of the Bankruptcy Code, conditioned on the following:
 - A. The debtor(s) must maintain insurance on the vehicle(s) in the amounts and with the coverages pertaining to the vehicle itself required by the contract with any holder of a pre-petition lien on the vehicle(s).
 - B. Proof of insurance must be provided within 5 days of receipt of written request by the holder of a vehicle lien.
 - C. The debtors must timely make all required payments to the chapter 13 trustee.
 - D. Not later than the date on which a plan is filed, file a proposed (x) wage order; (y) Order for EFT Payments (Online Banking) and Debtor's Certification; or (z) Order for ACH Payments and Debtor's Certification, each in the form approved by the Court.
2. As additional adequate protection for the interest of the lien holder(s), the lien holder(s) are granted a claim pursuant to §503(b)(1). This lien is intended to be of the type described in §507(b) of the Bankruptcy code. The amount of the claim is equal to 1.25% of the value of the vehicle as of the petition date. Notwithstanding Bankruptcy Local Rule 4001-1(e), the adequate protection payments shall be calculated by the chapter 13 trustee based on the average of the J.D. Power (or its successor(s) in interest) clean retail and average auction values (without options or mileage adjustments), unless the Court orders otherwise.
3. The debtor(s) or any other party in interest may object to this order within 30 days of its entry. If a timely objection is filed, an evidentiary hearing will be conducted at the next chapter 13 panel. The objecting party is ordered to provide notice of the hearing date, attend the hearing and present evidence in support of the objection.

Issued and Entered on 2/8/23



Jeffrey P. Norman
United States Bankruptcy Judge

United States Bankruptcy Court
Southern District of Texas

In re:
Courtney Nichole Hernandez
Debtor

Case No. 23-30398-jpn
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0541-4

User: ADIuser

Page 1 of 3

Date Rcvd: Feb 09, 2023

Form ID: io13cm

Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 11, 2023:

Recip ID	Recipient Name and Address
db	+ Courtney Nichole Hernandez, 10600 S. Gessner #49, Houston, TX 77071-1045
12368905	+ Central Fin, 3424 N First, Abilene, TX 79603-6912
12368907	+ Cleo/webbank, 594 Broadway, New York, NY 10012-3233
12368914	+ Fig Loans Texas Llc, 9450 Sw Gemini Drive, Beaverton, OR 97008-7105
12368916	+ Global Lending Service, 5 Concourse Pkwy, Atlanta, GA 30328-7104
12368918	Green Dot Bank, Attn Credit Disputes, Provo, UT 84603
12368925	+ John E. Kostick, ATTN: Bankruptcy, 10600 S. Gessner #28, Houston, TX 77071-1041
12368929	+ Law Firm of Min Gyu Kim PLLC, 2100 West Loop South, Suite 805, Houston, TX 77027-3522
12368932	+ Possible Financial Inc, 500 Yale Ave. N, Seattle, WA 98109-5680
12368936	+ Reliant Energy, 1277 Country Club Ln, Fort Worth, TX 76112-2304
12368944	+ William E. Heitkamp, William E. Heitkamp, Chapter 13 Trustee, 9821 Katy Freeway, Suite 590, Houston, TX 77024-1294

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
12368903	Email/Text: CSBankruptcy@austincapitalbank.com	Feb 09 2023 20:11:00	Austin Capital Bank, Attn: Bankruptcy Dept, 8100 Shoal Creek Blvd, Ste 100, Austin, TX 78757
12368899	+ Email/Text: bncmail@w-legal.com	Feb 09 2023 20:12:00	Alliant Capital Management - HDH, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
12368901	Email/PDF: resurgentbknofications@resurgent.com	Feb 09 2023 20:15:46	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
12368902	^ MEBN	Feb 09 2023 20:07:04	Attorney General of the US, US Department of Justice, 10th and Constitution, NW Room 5111, Washington, DC 20530-0001
12368904	+ Email/Text: CSBankruptcy@austincapitalbank.com	Feb 09 2023 20:11:00	Austin Capital Bank Ss, 8100 Shoal Creek, Austin, TX 78757-8041
12368906	+ Email/Text: bankruptcy.notifications@fisglobal.com	Feb 09 2023 20:12:00	ChexSystems, Attention: Consumer Relations, 7805 Hudson Road #100, Saint Paul, MN 55125-1595
12368909	+ Email/PDF: creditonebknofications@resurgent.com	Feb 09 2023 20:15:44	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
12368910	+ Email/Text: electronicbkydocs@nelnet.net	Feb 09 2023 20:12:00	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
12368912	^ MEBN	Feb 09 2023 20:06:46	Equifax Information Services, PO Box 740256, Atlanta, GA 30374-0256
12368913	^ MEBN	Feb 09 2023 20:06:29	Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037

District/off: 0541-4

User: ADIuser

Page 2 of 3

Date Rcvd: Feb 09, 2023

Form ID: io13cm

Total Noticed: 42

12368915	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Feb 09 2023 20:16:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
12368917	Email/Text: bankruptcy@glslc.com	Feb 09 2023 20:11:00	Global Lending Services LLC, 1200 Brookfield Blvd Ste 300, Greenville, South Carolina 29607
12368919	Email/Text: houston_bankruptcy@LGBS.com	Feb 09 2023 20:12:00	Harris County, et al., c/o John P. Dillman, Linebarger Goggan Blair & Sampson LLP, P.O. Box 3064, Houston, Tx 77253-3064
12368920	+ Email/Text: kathy_terry@sbcglobal.net	Feb 09 2023 20:12:00	Homeowners Association of Gessner Place, c/o Kathy Ann Terry, PO Box 690141, Houston, TX 77269-0141
12368923	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 09 2023 20:12:00	Internal Revenue Service, 2970 Market Street, Mailstop 5-Q30-133, Philadelphia, PA 19104-5002
12368926	+ Email/Text: bankruptcy@kikoff.com	Feb 09 2023 20:11:00	Kikoff Lend, 75 Broadway, San Francisco, CA 94111-1422
12368927	+ Email/Text: bankruptcy@kikoff.com	Feb 09 2023 20:11:00	Kikoff Lending Llc, 75 Broadway, San Francisco, CA 94111-1422
12368928	+ Email/Text: bncmail@w-legal.com	Feb 09 2023 20:12:00	Landmark Strategy Group, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
12368930	+ Email/Text: bankruptcy@moneylion.com	Feb 09 2023 20:12:00	Moneylion Inc, Po Box 1547, Sandy, UT 84091-1547
12368931	+ Email/Text: bankruptcy@ncaks.com	Feb 09 2023 20:11:00	Nca, P.o. Box 550, Hutchinson, KS 67504-0550
12368933	+ Email/Text: JCAP_BNC_Notices@jcap.com	Feb 09 2023 20:12:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
12368934	+ Email/Text: bankruptcy@gopfs.com	Feb 09 2023 20:12:00	Prestige Financial Services, BANKRUPTCY DEPT, PO BOX 26707, Salt Lake City, UT 84126-0707
12368935	Email/Text: bnc-quantum@quantum3group.com	Feb 09 2023 20:12:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
12368937	+ Email/Text: bkinfo@ccfi.com	Feb 09 2023 20:12:00	Speedy/Rapid Cash, P.O. Box 780408, Wichita, KS 67278-0408
12368938	Email/Text: epr@telecheck.com	Feb 09 2023 20:12:00	Telecheck, 5565 Glenridge Connector, N.E, Atlanta, GA 30342
12368939	+ Email/Text: documentfiling@lciinc.com	Feb 09 2023 20:11:00	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311
12368940	^ MEBN	Feb 09 2023 20:06:36	Trans Union Corporation, P.O. Box 2000, Crum Lynne, PA 19022
12368941	+ Email/Text: ustpreion07.hu.ecf@usdoj.gov	Feb 09 2023 20:12:00	US Trustee, 515 Rusk, Suite 3516, Houston, TX 77002-2604
12368942	^ MEBN	Feb 09 2023 20:06:32	Utility Self-reported, Po Box 4500, Allen, TX 75013-1311
12368943	+ Email/PDF: resurgentbknofications@resurgent.com	Feb 09 2023 20:15:45	West Houston Medical Center, Resurgent Capital Services, PO Box 1927, Greenville, SC 29602-1927
12368911	+ Email/Text: bncmail@w-legal.com	Feb 09 2023 20:12:00	eMoneyUSA Holdings, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132

TOTAL: 31

District/off: 0541-4
Date Rcvd: Feb 09, 2023

User: ADIuser
Form ID: io13cm

Page 3 of 3
Total Noticed: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
12368900		Applied Bank
12368908	*+	Courtney Nichole Hernandez, 10600 S. Gessner #49, Houston, TX 77071-1045
12370455	*	INTERNAL REVENUE SERVICE, P O Box 7346, Philadelphia PA 19101-7346
12368921	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, Special Procedures Branch, Insolvency Section, 1919 Smith Mail Stop 5024, Houston, TX 77002
12368924	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Services, 1919 Smith Street, M/S 5022HOU, Houston, TX 77002
12368922	*+	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTAL: 1 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 11, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2023 at the address(es) listed below:

Name	Email Address
Min Gyu Kim	on behalf of Debtor Courtney Nichole Hernandez mkimtx@jubileebk.net kimlylawbankruptcy@gmail.com
US Trustee	USTPRegion07.HU.ECF@USDOJ.GOV
William E. Heitkamp	heitkamp@ch13hou.com

TOTAL: 3